

MTEJA

KWANZA

FINANCIAL

Education Corner

WAFANISI

TRIVIA

**EMPOWER MEMBERS TO LIVE WITH
DIGNITY AND ACCOMPLISHMENT
THROUGHOUT THEIR LIVES.**

INSIDE

**CEO'S DESK, EVENTS RECAP,
HEALTH TIPS, QUIZ.**



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CEO'S DESK



HARAMBEE
SACCO
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Dr. George Ochiri, MBS, CUDE

Dear Colleagues,

We have come from far, a financial landscape that was desolate, lonely and toxic, but we are not yet there. Indeed, we can see our promised land, but we have some miles to go!

We are currently at **Kes. 38b**, but I see from a distance a society that will boast of an asset base of **Kes. 100billion**. Is this a pipe dream, or a reality waiting to be achieved? My gut tells me that we have all it takes to make it to **Kes. 100B**.

We began the year on the theme of **#exceeding expectations**, and I must point out that we have done exceedingly well. We paid dividends as promised, and we even went ahead and paid a bonus on every shilling that was capitalised.

To crown the cake, we later held the first-ever countrywide Wafanisi Luncheon. Not to forget, we paid every dime of our old “debt”; no more provisioning for past debts going forward. The list of firsts is endless.

‘I am proud of every staff member; you have done well’

I am proud of every staff member; you have done well. I have no doubt you can and shall do better going forward. We have scheduled an all-staff training in the next few weeks. I hope that we shall Pick nuggets necessary for our social life, but also those that will help us on the tough journey ahead.

But now, as we hit mid-year, I want each of us to shift our sight even as we write a new strategic plan, 2026 – 2030.

Let us focus on making Harambee DT SACCO a Kes. 100B asset worth institution. I challenge you, colleagues, to think of the next theme as our institution shifts its paradigm to a new target. A new Harambee!

I know we have our in-house challenges, but those we will soon surmount! The future awaits us, and we must get there prepared.

Events Recap



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THE CHAIRMANS' MILLIONAIRE BREAKFAST MEETING *BREAKFAST WITH PURPOSE.*

Who said finance talk can't be tasty?

At our high-energy Chairman's Millionaires Breakfast Meeting, members gathered not just for a hot meal but a hotter agenda:

- ✓ Real-time solutions
- ✓ Real-life experiences of members who have saved more than 12 million in share Capital
- ✓ Digital Products ✓ Smart money moves.



Check out the smiles, the networking, and the notes scribbled, proof that when our members rise, we rise with them.



Pictorial



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Events Recap



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WAFANISI LUNCHEON

Where Legacy Meets Gratitude

They didn't just build savings, they built us.

The Wafanisi Luncheon was more than just a fine dining experience; it was a salute. A powerful tribute to the heroes of Harambee DT SACCO's journey, the Wafanisi: *our long-standing members whose commitment has stood the test of time.*

With **pride in the air**, forks in hand, and **never-ending stories on the mic**, we celebrated the kind of legacy that can't be bought: only earned.

From the **early days of 1968**, we have walked hand-in-hand with members who trusted us when savings were done on Excel and loans given by Cheques and not in FOSA. Some are still walking with us today. That's not just loyalty, **that's legacy.**



Mr. Ndambuki



Did you know? Some Wafanisi members have over five decades of consistent saving with the SACCO.
That's the impact. That's inspiration.

"Legacy isn't built in a day. But with every contribution, every conversation, and every commitment Wafanisi have built a SACCO that thrives."

Pictorial



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Events Recap



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USHIRIKA DAY CELEBRATIONS

Ushirika Day 2025 wasn't just a stroll; it was a full-on movement.

From KPCU to KICC, Harambee DT SACCO staff and members lit up the city in our boldest colours, loudest chants, and unmatched energy. What a wave of unity. In the chilly July weather, we came through with the swag: *branded caps, marvins, scarves, and our signature T-shirts.. all worn with pride.*

The streets were talking, and guess what they said?

'Harambee DT came correct'

This year's themes? **"Cooperatives Build a Better World"** and **"Driving Inclusive & Sustainable Solutions for a Better World."**

And best believe.. we embodied every word.



Our presence was felt from voluntary blood donations by members and staff to interactive member engagement in our tent on Ushirika Day.

And it wasn't just Nairobi. This year, Ushirika was a nationwide celebration! Our branches in Kisumu, Eldoret, Mombasa, Nanyuki, and Nakuru each marked the day in unique and powerful ways, showcasing the spirit of cooperation across Kenya. Wherever you looked, Harambee DT SACCO was front and centre, standing tall, proud, and united.

But the real gift we gave? Connection. Members got to meet the team behind the service, share laughs, ask questions, and feel heard. This is what Mteja Kwanza looks like in real life.

Events Recap



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USHIRIKA DAY CELEBRATIONS

We Got a Trophy!!!!!!!!!!!!

Just when we thought the day couldn't get better...Harambee DT SACCO was **crowned 3rd Best in Member Engagement!**

That's right. Out of all participating cooperatives, we stood out for how deeply we connect with our members, on the ground, online, and in every branch across the country. We are Proud.



Data Protection & Risk Management



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Non-compliance with data protection laws comes at a high cost — from financial penalties and legal action to reputational damage and loss of customer trust.

At Harambee Sacco, we are committed to safeguarding our members' data by building a strong risk culture that includes:



By embracing a culture of compliance and accountability, we not only protect our organisation — we also earn the continued trust of our members.



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HOW TO PREVENT AGING AND PRESERVE THE COLLAGEN IN YOUR SKIN ACCORDING TO SCIENCE



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Collagen is the protein that maintains skin elasticity and tightness, giving it a youthful appearance.

When we stop growing around the age of 25, our body's production of collagen also declines. We also lose an estimated 1% of collagen each year after 25, and by 40, we may have lost up to 20-25%.

This makes maintaining this protein important if we want to maintain our youthfulness.



Here are scientifically backed methods to preserve collagen:

Protect Against UV Damage

UV radiation is the leading environmental cause of collagen degradation.

Studies show chronic sun exposure leads to “photo ageing” with visible loss of skin elasticity, wrinkles, and rough texture.

How to protect:

- Daily use of broad-spectrum sunscreen (SPF 30+)
- Antioxidant-rich skincare (Vitamin C, niacinamide, astaxanthin)
- Wearing protective clothing and hats
- Avoiding peak sun hours (10 am – 3 pm)

Note:

UV is also responsible for Vitamin D synthesis which is crucial for immune function. If you wear sunscreen and frequently avoid the sun, it is important to test your vitamin d levels and consider supplementation. Speak to a qualified health professional for further advice.

HOW TO PREVENT AGING AND PRESERVE THE COLLAGEN IN YOUR SKIN ACCORDING TO SCIENCE



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Optimize Nutrition for Collagen Synthesis

Vitamin C – A cofactor for collagen production

Sources: Citrus fruits, berries or supplements

Protein & Amino Acids – Raw materials for collagen, especially glycine.

Sources: Bone broth, marine collagen peptides, eggs, legumes

Copper – Essential for cross-linking collagen and elastin

Sources: liver, dark chocolate and cashew nuts

Zinc – Required for fibroblast activity and wound healing

Source: seafood, pumpkin seeds, meat, legumes

Use Retinoids (Vitamin A Derivatives)

Tretinoin and other retinoids are among the most studied topical treatments for collagen synthesis.

It has been shown to reduce wrinkle depth, improve elasticity, and smooth skin after 12–24 weeks

Tretinoin is locally available in pharmacies under the name 'Acnesol' for about KSH 250 at a concentration of 0.05%.

Best practices:

- Start with low concentrations if sensitive
- Use at night, and pair with moisturiser since it can cause dryness.

Sunscreen is essential during the daytime when using tretinoin.

Microneedling (Collagen Induction Therapy)

Microneedling uses fine needles to create micro-injuries that trigger the body's natural wound-healing cascade, stimulating collagen.

Multiple studies show increased dermal collagen density and reduction in wrinkles, scars, and laxity.

Best results: Seen with monthly sessions and consistency over 3–6 months

You can get micro needling done at local spas or buy a derma roller or derma pen and learn how to do it yourself.

HOW TO PREVENT AGING AND PRESERVE THE COLLAGEN IN YOUR SKIN ACCORDING TO SCIENCE



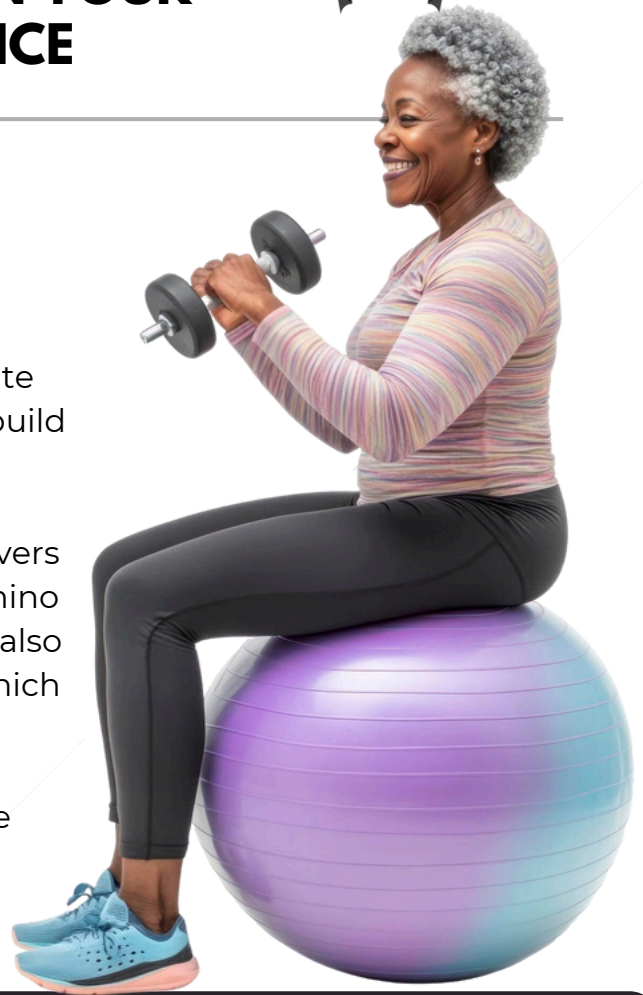
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Exercise

Exercise stimulates collagen production by boosting growth hormone and IGF-1, which activate fibroblasts to produce collagen. Resistance and weight-bearing exercises create mechanical stress that signals the body to rebuild and strengthen tissues with new collagen.

Improved blood circulation from exercise delivers essential nutrients like vitamin C, zinc, and amino acids to support this process. Regular activity also reduces inflammation and oxidative stress, which helps preserve existing collagen.

Overall, exercise enhances skin elasticity, bone strength, and tissue repair through natural collagen stimulation.



Avoid Accelerators of Collagen Breakdown

Factor	Impact on Collagen
Excess sugar	Causes glycation = stiff, damaged collagen
Poor sleep	Reduces growth hormone and repair processes
Alcohol	Dehydrates skin, lowers antioxidant defenses
Smoking	Increases free radicals, destroys collagen

Final Thoughts

Collagen preservation is not a one-time fix. It's a lifestyle approach that requires nourishing your skin from the inside out, supporting your body's natural processes, and protecting what you already have. With the right tools, from nutrition and topicals to gadgets and stress modulation, you can maintain youthful, resilient skin well into your later decades.

TOP SLEEP RULES FOR DEEP, RESTORATIVE REST



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In our fast-paced, hyper-connected world, sleep is often the first thing we sacrifice. Yet science is clear: sleep is a biological necessity, not a luxury. It plays a crucial role in physical restoration, emotional regulation, memory consolidation, immune function, and even longevity. Chronic sleep deprivation increases the risk of conditions like obesity, depression, heart disease, and impaired cognitive performance. High-quality sleep is the foundation of optimal health, performance, and emotional well-being.

Here are ten essential, science-backed rules to help you reclaim deep, nourishing sleep

Stick to a Consistent Sleep Schedule

Go to bed and wake up at the same time every day, even on weekends. A regular rhythm helps your circadian clock function optimally, making it easier to fall asleep and wake up naturally.

Get Bright Light in the Morning

Expose yourself to natural sunlight or a 10,000 lux lightbox within 30 minutes of waking. Morning light sets your biological clock and improves alertness and mood throughout the day.

Avoid Bright Light at Night

Dim household lights and reduce screen exposure at least 1–2 hours before bed. Blue light suppresses melatonin, the hormone that helps you fall asleep. Use blue light-blocking glasses if needed.

Exercise, But Not Too Late

Regular physical activity boosts deep sleep, but intense workouts too close to bedtime can delay sleep onset. Aim to finish vigorous exercise at least 3 hours before bed.



Wind Down with a Calming Routine

Establish a relaxing pre-sleep ritual (e.g., reading, journaling, light stretching, or a warm bath). This signals to your brain that it's time to transition from wakefulness to sleep.

Avoid Caffeine After Noon

Caffeine blocks adenosine, a chemical that promotes sleepiness. Its half-life (the amount of time it takes for it to be halfway cleared in your body) is about 5–8 hours, meaning that afternoon coffee can disrupt sleep even if you don't feel wired.

Limit Alcohol Before Bed

Alcohol may help you fall asleep faster, but it fragments sleep and suppresses REM (Rapid Eye Movement, also known as Dream Sleep), leading to less restorative rest. If you must drink alcohol, cut off alcohol at least 3–4 hours before bedtime.

TOP SLEEP RULES FOR DEEP, RESTORATIVE REST



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Create a Sleep-Inducing Bedroom Environment

Keep your bedroom cool (16–20°C), dark, and quiet. Use blackout curtains, earplugs or a white noise machine if needed to keep out excess noise and light. Reserve your bed for sleep and intimacy only, no work or screens.

Don't Eat Heavy Meals Too Late

Late-night eating can interfere with digestion and lower melatonin. If you need a snack, choose something light and sleep-supportive like a banana or chamomile tea.

Don't Force Sleep

If you can't fall asleep after 20–30 minutes, get out of bed and do something calming in dim light. Return only when you feel sleepy. Tossing and turning creates a stress-sleep association.

These are the Top Natural Supplements for Sleep;

Magnesium – Helps relax the body for sleep.

Apigenin – Mostly found in Chamomile. Chamomile tea can do as well.

Glycine -Has been shown to increase deep sleep. As an aside, it also helps in collagen formation.

Slow-release Melatonin is especially useful when travelling and changing time zones. Most major airports carry them.

For further reading on sleep, check out: Why We Sleep by Mathew Walker. It is an amazing book by the world's top sleep scientist.



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*Let's get to
more fun part*



WAFANISI TRIVIA TIME



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WAFANISI TRIVIA TIME

How well do you know our WAFANISI membership? Let's find out!

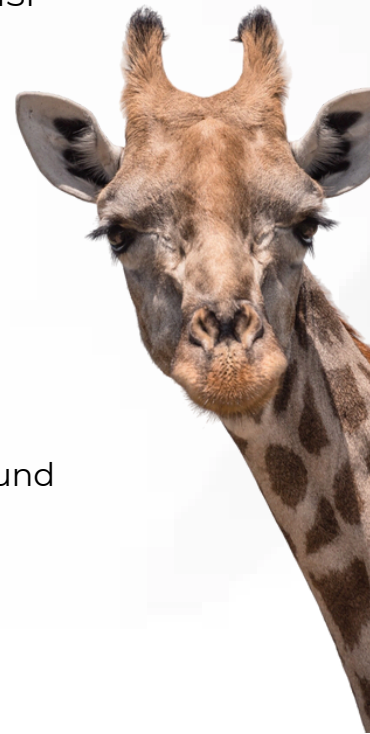
- ✓ Who qualifies to join the WAFANISI membership category?
 1. a) Any new employee
 2. b) Members under 18
 3. c) Members who have retired or left formal employment
 4. d) Members with loans

- ✓ What is the minimum monthly deposit contribution for a WAFANISI member?
 1. a) Kshs 500
 2. b) Kshs 1,000
 3. c) Kshs 1,500
 4. d) Kshs 300

- ✓ Which document is not required when applying for WAFANISI membership?
 1. a) Retirement or resignation letter
 2. b) Last payslip
 3. c) Marriage certificate
 4. d) National ID or KDF ID

- ✓ Which of the following is true about WAFANISI members?
 1. a) They don't qualify for SACCO loans
 2. b) They only access FOSA services
 3. c) They continue earning dividends and enjoying full sink fund benefits
 4. d) They cannot use M-Pesa to make contributions

- ✓ How much was the dividend paid to members in 2024?
 1. a) 10%
 2. b) 9.5%
 3. c) 15%
 4. d) 20%





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You got Jokes!!!

FUN FACT: WE ALL START AS FEMALES!



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In the earliest weeks of life in the womb, every human embryo begins as biologically female. Until about week 7, we all follow the same developmental blueprint — female by default!

But if there's a Y chromosome, the SRY gene kicks in, triggering the development of male characteristics.

Mind-blowing transformations include:

- The clitoris develops into the penis
 - The labia fuse to form the scrotum
 - That line down the middle of the scrotum that every man has? It's called the raphe, a visible reminder of this incredible metamorphosis!
- What about male nipples?
- Everyone develops nipples early on, before the body knows if it's becoming male or female. Since they aren't harmful and don't get in the way, males keep them — a leftover from the female default design!

Meme Corner

When an exotic car is passing...

Other countries: Wow what a nice car!

Kenyans : Unajuanga hizi gari hazinanga spare?!

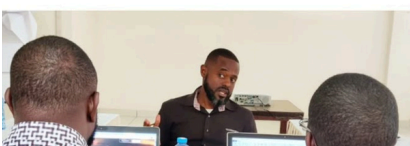


The look on husband's face after he read "Very obedient & soft spoken" in his wife's High School report card.



Interviewer : Thank you. We shall get back to you soon.

Me : Sisi ni watu wazima. Si mniambie tu ukweli.



Me with my first born, when I'm finally financially stable.



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KABUKURU GICHUKI



Thank You

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